

**PROPOSED BUDGETS FOR YEAR 2021**

Proposed Central Budget

Proposed Chinese Congregation Budget

Proposed English Congregation Budget

BEDOK LUTHERAN CHURCH 勿洛信義會

Proposed 2021 Central Fund and Building Improvement Fund Budget

	2021 Proposed Budget \$	2020 Budget \$	2020 Actual \$	2021 Proposed Budget Increase/ (Decrease) over				2020 Actual/ Budget %
				2020 Budget		2020 Actual		
				\$	%	\$	%	
<b>(A) Central Fund Budget</b>								
<b>INCOME 收入</b>								
Contributions (E & M) 奉獻 (中英部)	123,240	120,840	120,840	2,400	2%	2,400	2%	100%
Offering 例禱 奉獻	3,000	7,000	3,237	(4,000)	-57%	(237)	-7%	46%
Love Gift from SCGM 新加坡全球宣教中心的愛心礼金	9,600	9,600	8,000	-	-	1,600	20%	83%
Hiding Place Love Gift "密室" 的愛心礼金	8,400	-	2,100	8,400	-	6,300	300%	-
Charis Montessori Love Gift 幼稚園奉獻	36,000	26,000	24,371	10,000	38%	11,629	48%	94%
Specific Offerings 指定日奉獻 - Wedding Love Gift	21,000	21,000	15,080	-	-	5,920	39%	72%
Government Grant 政府补助金	6,000	10,000	20,648	(4,000)	-40%	(14,648)	-71%	206%
Others 其他	1,000	1,800	280	(800)	-44%	720	257%	16%
Interest income 利息	360	160	124	200	125%	236	190%	78%
	<b>208,600</b>	<b>196,400</b>	<b>194,680</b>	<b>12,200</b>	<b>6%</b>	<b>13,920</b>	<b>7%</b>	<b>99%</b>
<b>EXPENDITURE 開支</b>								
Worship & Congregation Activities 堂會活動	28,000	15,200	7,086	12,800	84%	20,914	295%	47%
Salary and CPF contributions 薪金及公積金	123,500	79,000	81,885	44,500	56%	41,615	51%	104%
Staff Benefits & Expenses 員工福利及費用	6,800	5,400	2,803	1,400	26%	3,997	143%	52%
Administration 行政費	33,900	33,900	23,841	-	-	10,059	42%	70%
Repairs, Renovations and Maintenance 維修與保養	50,500	70,900	35,003	(20,400)	-29%	15,497	44%	49%
Utilities 水電費	33,600	33,600	23,245	-	-	10,355	45%	69%
LCS Benevolence 總會仁愛捐	1,300	1,300	376	-	-	924	246%	29%
Fittings, Equipment, Furniture 器材及傢私	5,000	5,000	1,653	-	-	3,347	202%	33%
	<b>282,600</b>	<b>244,300</b>	<b>175,892</b>	<b>38,300</b>	<b>16%</b>	<b>106,708</b>	<b>61%</b>	<b>72%</b>
Surplus/(Deficit) before depreciation 盈/亏 折旧之前	(74,000)	(47,900)	18,788	26,100	54%	92,788	494%	139%
Less : Depreciation 扣: 折旧	(11,800)	(13,700)	(9,435)	(1,900)	-14%	2,365	25%	69%
Net Surplus/(Deficit) 净: 盈/亏	(85,800)	(61,600)	9,353	24,200	39%	95,153	-	115%
<b>Capitalised Items 資本項目</b>								
Fittings, Equipment, Furnitures 器材及傢私	23,000	23,000	2,050	-	-	20,950	-	9%

**(B) Building Improvement Fund**

	Proposed Budget \$		Budget \$	Actual \$
<b>FY2021</b>		<b>FY2020</b>		
Lighting (Rewiring) 更換燈管	48,800	Sanctuary Video system 大堂視頻系統	38,000	36,566
Dimming System (Rewiring) 更換調光系統	2,000	8 sets Carpark Lamp post 8盞路燈	8,000	3,040
Replace Solid Timber Door 6 panel 更換6扇木門	30,500	Replace flooring Room3, 5, 6, & 9 更換課室3,5,6&9地面 <sup>(1)</sup>	5,000	-
Replace flooring Room3, 5, 6, & 9 <sup>(1)</sup> (更換課室3,5,6&9地面)	5,000	Storage Cabinet 儲物櫃 <sup>(2)</sup>	2,000	2,050
		Change Fluorescent to LED Lights 白光燈管更換LED燈 <sup>(3)</sup>	1,200	-
	<b>86,300</b>		<b>54,200</b>	<b>41,656</b>

(1) Replace flooring : carried over from 2020

(1) Replace flooring : to replace in 2021

(2) Storage Cabinet : charged to Central Fund

(3) Change Fluorescent Lights : included in Lighting 2021 Budget

**BEDOK LUTHERAN CHURCH MANDARIN CONGREGATION - 勿洛信义会华文部**  
**INCOME & EXPENDITURE STATEMENT - 2020 Actual & 2021 Budget**

**收支表結至2020年12月31日 & 2021 預算**

INCOME	ACTUAL 2020 \$	BUDGET 預算 2020 \$	Utilise % over budget %	BUDGET 預算 2021 \$	2021 vs 2020 BUD %	2021 vs 2020 ACT %
<b>收入</b>						
Monthly Pledge	187,780.50	154,000	122%	188,000	22%	0%
Loose Offering	16,366.90	42,300	39%	16,500	-61%	1%
LoveGifts/ThanksGiving	46,324.00	26,700	173%	41,000	54%	-11%
Sunday School Offering	115.00	300	38%	100	-67%	-13%
CNY/Gd Friday	1,813.00	2,000	91%	2,000	0%	10%
Christmas Offering	9,423.00	9,000	105%	9,000	0%	-4%
Other Offerings	5,045.50	1,000	505%	5,000	400%	-1%
<b>Sub-total</b>	<b>266,867.90</b>	<b>235,300</b>	<b>113%</b>	<b>261,600</b>	<b>11%</b>	<b>-2%</b>
<b>OTHER INCOME</b>						
Bldg. Imp. Fund	4,439.00	4,000	111%	4,000	0%	-10%
Interest	2,912.76	2,800	104%	1,000	-64%	-66%
Deemed Interest on Loan *	-	-		-	0%	
Government Grant	33,949.38	26,516	128%	4,800	-82%	-86%
Other Income	-	-		-	0%	
Other Income	41,301.14	33,316	124%	9,800	-71%	-76%
<b>Total Church Income</b>	<b>308,169.04</b>	<b>268,616</b>	<b>115%</b>	<b>271,400</b>	<b>1%</b>	<b>-12%</b>
<b>EXPENDITURE</b>						
<b>支出</b>						
Congregation Events	4,884.69	9,600	51%	9,650	1%	98%
Ministry Expenses	1,224.21	8,040	15%	6,565	-18%	436%
Manpower Cost	138,506.85	131,876	105%	134,363	2%	-3%
Administration Exp.	1,908.62	4,960	38%	2,787	-44%	46%
Others & Contribution	97,642.59	95,948	102%	99,360	4%	2%
<b>Total Church Expenses</b>	<b>244,166.96</b>	<b>250,424</b>	<b>98%</b>	<b>252,725</b>	<b>1%</b>	<b>4%</b>
<b>Church Surplus/Deficit</b>	<b>64,002.08</b>	<b>18,192</b>	<b>352%</b>	<b>18,675</b>	<b>3%</b>	<b>-71%</b>
Mission Income	61,145.00	50,280	122%	58,000	15%	-5%
LESS : Mission Expenses	48,680.00	50,280	97%	58,000	15%	19%
<b>Mission Surplus/Deficit</b>	<b>12,465.00</b>	<b>-</b>		<b>-</b>		<b>-100%</b>
<b>Church+Mission Surplus/Deficit</b>	<b>76,467.08</b>	<b>18,192</b>	<b>420%</b>	<b>18,675</b>	<b>3%</b>	<b>-76%</b>

**Proposed English Congregation Budget**

	2019 ACTUAL YTD S\$	2020 FORECAST FULL YEAR S\$	2021 BUDGET YTD S\$	2019 Act v 2021 Budget VARIANCE S\$	2019 Act v 2021 Budget VARIANCE %	2020 Full Year v 2021 Budget VARIANCE S\$	2020 Full Year v 2021 Budget VARIANCE %
<b>INCOME</b>							
<b>TOTAL INCOME</b>	732,914	716,757	680,000	(52,914)	-7%	(36,757)	-5%
<b>EXPENDITURE</b>							
(A) Worship - Total	7,997	4,804	11,175	3,178	40%	6,371	133%
(B) Welfare - Total	10,791	10,660	7,300	(3,491)	-32%	(3,360)	-32%
(C) Events - Total	4,289	377	3,250	(1,039)	-24%	2,873	763%
(D) Congregation Others - Total	4,044	631	1,007	(3,037)	-75%	376	60%
(E) Manpower & Benefits - Total	342,573	284,432	342,864	291	0%	58,432	21%
(F) Administration - Total	8,277	7,088	8,180	(97)	-1%	1,092	15%
(G) Others & Contributions - Total	167,934	171,522	165,520	(2,414)	-1%	(6,002)	-3%
(H) Missions - Total	83,600	88,364	88,600	5,000	6%	236	0%
(I) Christian Education - Total	9,204	3,988	10,960	1,756	19%	6,972	175%
(J) Stewardship - Total	23,599	2,860	29,522	5,923	25%	26,662	932%
(K) Evangelism - Total	7,203	1,302	10,000	2,797	39%	8,698	668%
<b>TOTAL EXPENDITURE</b>	669,510	576,027	678,377	8,867	1%	102,350	18%
<b>Budgeted Surplus/(Deficit)</b>	<b>63,404</b>	<b>140,729</b>	<b>1,623</b>	<b>(61,781)</b>	<b>-97%</b>	<b>(139,107)</b>	<b>-99%</b>
<i>Margin</i>	8.7%	19.6%	0.2%				